



Robert Greene Sterne
Jorge A. Goldstein
David K.S. Corniwell
Robert W. Esmond
Tracy-Gene G. Durkin
Michele A. Cimbala
Michael B. Ray
Robert E. Sokohl
Eric K. Steffe
Michael Q. Lee
John M. Covert
Robert C. Millionig
Donald J. Featherstone
Timothy J. Shea, Jr
Michael V. Messinger
Judith U. Kim
Jeffrey U. Helvey
Eldora L. Ellison
Donald R. Banowitz

Peter A. Jackman
Brian J. Del Buono
Mark Fox Evens
Vincent L. Capuano
Elizabeth J. Haanes
Michael D. Specht
Kevin W. McCabe
Glenn J. Perry
Theodore A. Wood
Edward W. Yee
Grant E. Reed
Jason D. Eisenberg
Tracy L. Muller
Jon E. Wright
LuAnne M. DeSantis
Helene C. Carlson
Cynthia M. Bouchez
Timothy A. Doyle
Gaby L. Longworth

Lori A. Gordon
Laura A. Vogel
Shannon A. Carroll
Anbar F. Khal
Michelle K. Holoubek
Marsha A. Rose
Scott A. Schaller
Lei Zhou
W. Blake Coblenz
James J. Pohl
John T. Haran
Mark W. Rygiel
Michael R. Malek*
Carla Ji-Eun Kim
Doyle A. Siever*
Ulrike Winkler Jenks
Paul A. Calvo
C. Matthew Rozier*
Randall K. Baldwin

Daniel J. Nevirvy
Lori M. Brandes
Jeffrey K. Mills*
Mita Mukherjee*
Scott M. Woodhouse*
Christian A. Camarce*
Richard D. Collier III*
Keisha Hylton-Rodic
Bonnie Nannenga-Combs
Alyssa K. Sandrowitz*
Jonathan M. Strang*
Ishan P. Veerakoon*

Registered Patent Agents*
Karen R. Markowicz
Matthew J. Dowd
Peter A. Socarras
Danielle L. Letting
Steven C. Oppenheimer

Aaron S. Lukas
Gaurav Asthana
Stephanie L. Elmer
Robert E. Bakin
Salvador M. Bezoz
Yasser Mourtada

Of Counsel
Edward J. Kessler
Kenneth C. Bass III
Marvin C. Guthrie
Christopher P. Wrist
David C. Isaacson

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WRITER'S DIRECT NUMBER:
(202) 772-8645
INTERNET ADDRESS:
JASONE@SKGF.COM

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Art Unit 3693

Attn: Mail Stop RCE

Re: U.S. Utility Patent Application
Application No. 10/749,697; Filed: December 31, 2003
For: **System for Reducing Information Required to Open a New Account**
Inventors: **KHANDROS et al.**
Our Ref: 2348.0080000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Online Credit Card Payment Authorization in the amount of \$810.00 to cover: \$810.00 RCE Filing Fee;
2. Request for Continued Examination (RCE) Transmittal; and
3. Submission Under 37 C.F.R. § 1.114 and Preliminary Amendment Under 37 C.F.R. § 1.115.

The above-listed documents are filed electronically through EFS-Web.

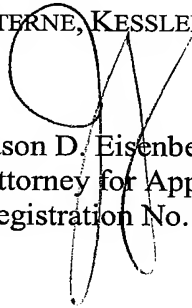
In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
August 13, 2008
Page 2

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Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Jason D. Eisenberg
Attorney for Applicants
Registration No. 43,447

JDE/RWM/jk
Enclosures

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